An official website of the United States government

U.S. Department of Health and Human Services
Enhancing the health and well-being of all Americans

About the Affordable Care Act

The Patient Protection and Affordable Care Act, referred to as the Affordable Care Act or "ACA" for short, is the comprehensive health care reform law enacted in March 2010.

The law has 3 primary goals:

- Make affordable health insurance available to more people. The law provides consumers with subsidies ("premium tax credits") that lower costs for households with incomes between 100% and 400% of the federal poverty level <https://www.healthcare.gov/glossary/federal-poverty-level-fpl> (FPL).
- Expand the Medicaid program <https://www.healthcare.gov/medicaid-chip/medicaid-expansion-and-you/> to cover all adults with income below 138% of the FPL. Not all states have expanded their Medicaid programs.
- Support innovative medical care delivery methods designed to lower the costs of health care generally.

Need health insurance?

Find affordable health care and compare plans at Healthcare.gov <https://www.healthcare.gov/get-coverage/>.

Read the law

- Full Text of the Affordable Care Act and Reconciliation Act - PDF <http://housedocs.house.gov/energycommerce/ppacacon.pdf> - This is not the official version, and we provide it for your convenience.
- Certified full-text version: Affordable Care Act - PDF <https://www.govinfo.gov/content/pkg/plaw-111publ148/pdf/plaw-111publ148.pdf>
- Certified full-text version: Reconciliation Act - PDF <https://www.govinfo.gov/content/pkg/plaw-111publ152/pdf/plaw-111publ152.pdf>

Know Your Rights

<https://www.healthcare.gov/health-care-law-protections/>

Learn more about your rights & protections under the health care law.

No Surprise Medical Bills

<https://www.hhs.gov/about/news/2022/01/03/hhs-kicks-off-new-year-with-new-protections-from-surprise-medical-bills.html>

Understand how you are

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